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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:
LENT, et al.

Application No.: 09/185,878

Filed: November 3, 1998

For: METHOD AND APPARATUS FOR
A VERIFIABLE ON LINE REJECTION
OF AN APPLICANT FOR CREDIT

Atty. Docket No.: NEXTTP002

Examiner: John W. Hayes

Group: 2761

Date: March 20, 2001

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[Handwritten signature]

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231 on March 22, 2001.

Signed: _____

Pat Tate
SECRETARY

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §§1.56 AND 1.97(c)

Assistant Commissioner for Patents
Washington, DC 20231

Dear Sir:


The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is believed to be filed before the mailing date of a first Office Action on the merits. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0685 (Order No. NEXTP002).

Respectfully submitted,

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